

Want Ad. Rates.

ONE CENT PER WORD when paid in advance. No Ad. taken for less than TEN CENTS.

NO ADS. TAKEN FOR LESS THAN TWENTY-FIVE CENTS when phoned in or charged at the counter.

FOR BUSINESS CONTRACTS Phone Monroe 1 for the WANT AD MAN to call.

Lost and Found.

LOST, SATURDAY ABOUT 2:30 P. M., lady's plain gold watch; monogrammed "J. H. H." on back. If returned to 2101 East Broad, please return to 1215 Floyd Avenue.

LOST, SUNDAY MORNING, COMB with gold top, initial "D." on it. Reward if returned to 1022 West Franklin.

Help Wanted, Male.

WANTED, RAILWAY MAIL CLERKS; good salary, \$2000 a year; applicants everywhere; candidates prepared free. FRANKLIN INSTITUTE, Dept. 410, Rochester, N. Y.

LEARN SALESMANSHIP: EARN \$1000 a month; no experience necessary; positions where they can earn \$1000 per month while studying. PRACTICAL SCHOOL OF SALES-MANSHIP, New Haven, Conn.

WANTED, TWO EXPERIENCED SALESMEN for most staple, easy-selling line; highest commissions. 7 West Clay Street, between 12-1.

WANTED, A GOOD BUTLER; NONE without good references need apply. J. PARRISH, 105 West Franklin Street.

SALESMAN WANTED FOR CITY trade; also State salesmen for each of the Southern States to sell hardware specialties and aluminum ware. State salary wanted and references. Address B 65, care Times-Dispatch.

WANTED, A REGISTERED OR REGISTERED ASSISTANT PHARMACIST. Apply Box 307, Hampton, Va.

WANTED, AT ONCE, FIRST-CLASS carpenter; good pay; three months' work. White Falls, CITY CONSTRUCTION CO., Halifax, N. C.

WANTED, REGISTERED PHARMACIST or assistant registered for small town; salary and good references. Address D 145, care Times-Dispatch.

Situations Wanted, Male.

EXPERIENCED BOOKKEEPER and grocery salesman desires position in Richmond. Industrious, honest, competent. Excellent Richmond references furnished. Address B 17, Fremont, N. C.

REGISTERED PHARMACIST DESIRES position; experienced; capable. Address QUINN, P. O. Box 159, Norfolk, Va.

WANTED, ACCOUNTANT, SYSTEMATIC, office manager, fifteen years' experience with iron works, foundry and machine manufacturers and with contractors and builders; competent to take charge of office, install cost and other up-to-date systems. Now employed in West; wishes to return East. State salary wanted and good references. J. A. BELL, 720 W. Third Street, Fort Worth, Texas.

SITUATION WANTED BY COLORED porter or bellboy. Address JOHN MARTIN, 624 Ninth Street.

Help Wanted, Female.

YOUNG LADIES AND GIRLS DESIRING positions with pleasant surroundings and good pay can get better than write or apply to THE WHITLOCK BRANCH, Twenty-third and Cary Streets, Richmond, Va.

WANTED, A GOOD CHAMBERMAID and nurse. Apply 1537 Monument Avenue.

WANTED, YOUNG LADIES BETWEEN the ages of 16 and 22 years to become operators. Apply to TELEPHONE EXCHANGE, 111 East Grace.

WANTED, YOUNG WHITE GIRL FOR general housework and to assist with sewing. For particulars, write WINDSOR STOCK FARM, Elkton, Va.

WANTED, A SETTLED COLORED woman to cook, wash and make up to right party. Call at once, No. 2062 West Main Street.

SERVANTS FOR RICHMOND AND NORFOLK; tucked, furnished. EMPLOYMENT BUREAU, 101 North Eighth. Phone Madison 829.

Situations Wanted, Female.

WANTED, POSITION ON PRIVATE exchange by experienced telephone operator. A 45, care Times-Dispatch.

Situations, Professional.

AN EXPERIENCED TEACHER WILL tutor students in advanced English, French (Berlitz method) and Latin. Address K 429, care Times-Dispatch.

Help, Male and Female.

WORKS FOR YOURSELF. CHIROPRATIC, which is devised and taught by Dr. Simmons, the osteopath, compresses the nerve, making the body free from pain. Course is concise, complete and easily mastered. Class begins January 10 at 122 N. Eighth Street.

Professional Help Wanted.

WANTED, A REFINED YOUNG LADY in the country to act as a chaperone for girls and assist in household duties. English branches and music; references and compensation requested. Write to Mrs. W. H. B. 213 St. Paul Street, Baltimore, Md.

Boarding.

LARGE, BRIGHT AND ATTRACTIVE rooms for rent, with or without board. Reasonable rates. References required. 413 North Eighth Street. Phone Madison 7509.

WANTED, BOARDERS FOR TWO nice, sunny rooms, 93 East Grace.

WANTED, BOARDERS FOR SINGLE and double rooms; also table boarders. 200 East Grace.

Board Wanted.

WANTED, BY YOUNG MAN AND wife, room and board with private family. State location and price. References furnished. Address P 238, care Times-Dispatch.

Rooms for Rent.

WHEN YOU COME TO RICHMOND stop where you can get a clean, comfortable bed for 50 cents; central, refined neighborhood; free use of phone and bath. Excellent meals served next door. No. 1003 East Clay.

FOR RENT, NEWLY FURNISHED rooms; use of bath and phone. 214 East Main. Phone Madison 7827-1.

51 EAST CLAY, NICELY FURNISHED front room; good board convenient.

Poultry-Del and Live Stock. FOR SALE OR TRADE, GOOD YOUNG Spanish hogs, no one to see after Jan. 1. C. L. DODGETT, Clarksville, Va.

A HOUDAN COCKEREL TO HEAD your flock will increase egg yield. Healthy mixed blood birds, \$1.50. 4200 ELLIOTT LANE, POULTRY FARMS, Box 45, Stuart, Va.

DAILY PUZZLE



What explorer? ANSWER TO YESTERDAY'S PUZZLE. Vinegar.

For Sale.

BURNT WHEAT, ANOTHER CAR load burnt wheat, \$1.50 per 100 pounds; cheap; good feed for chickens. W. J. TODD, 424 North Sixth Street.

JUST PUT ON SALE DRUMMERS' sample trunk of overcoats. Original cost \$15 to \$25; our price, \$8 to \$12.50. JACOBSON'S LOAN OFFICE.

FOR SALE, 25 NEW GENTS' SUITS, costing upward to \$200, our price, \$29 to \$11. JACOBSON'S LOAN OFFICE.

FOR SALE, SPLENDID LINE RAFFLE cards for saloons, clubs, cigar stores, etc. Will sell lot or small quantities. K 423, care Times-Dispatch.

FOR SALE, ONE SURREY, RUBBER tires, \$50; one phaeton, rubber tires, \$40; one delivery truck, rubber tires, \$100. Several delivery wagons reasonable. A. MEYER'S SONS, 731 East Cary Street.

NATURE'S OWN BEVERAGE—LIGHT, sparkling, refreshing, pure; 5 gal. delivered. J. H. HAYES, Box 155, North Emporia, Va.

PIANO—FOR \$185, WOULD SACRIFICE my elegant mahogany upright, costing \$250. August, hurry, leaving city. Address F 254, care Times-Dispatch.

FOR SALE, BLOCK OF SPLENDID preferred stock; manufacturing company. For particulars, apply to J. H. HAYES, Box 155, North Emporia, Va.

FOR SALE, WELL ESTABLISHED and good paying business in town of 5000 people; good reason for selling. Address J. H. HAYES, Box 155, North Emporia, Va.

WAGONS AND BUGGIES TO SUIT you at RICHARDSON BROS., 615 Brook Avenue.

FOR SALE, AN ESTABLISHED FURNITURE BUSINESS in Norfolk, Va.; chance for some one to make money. For particulars address F. S. COOK, care Ledger-Dispatch, Norfolk, Va.

THREE GOOD ORGANS AT \$15 EACH. STEIFF'S, 295 East Broad.

GOOD SQUARE PIANOS FOR \$1000. STEIFF'S, 295 East Broad.

HAVING PURCHASED THE RAMBLER 1310 model touring car, will sacrifice my well-matched pair of driving horses, six and seven years old, respectively, about 15-1-2 hands high, thoroughly broken and gentle; also harness and family carriage. This is one of the best turnouts in the city and will be seen to be appreciated. Address P. O. Box 544, Richmond, Va.

Real Estate for Sale. VIRGINIA FARMS—J. E. WHITE, "The Landlord," Charlottesville, Va. Includes 5 lots for sale.

IF YOU ARE A LIVE SPECULATOR, you read these prices: GROVE AVENUE CORNER LOTS, \$60 per foot.

HANOVER CORNER LOTS, \$30 PER FOOT.

MAIN AND ROBINSON STREET, \$39 PER FOOT.

MAIN AND ELM, \$39 PER FOOT.

MAIN NEAR BOULEVARD, \$35 PER FOOT.

CALY NEAR BOULEVARD, \$22.50 PER FOOT.

BOULEVARD LOTS, \$30 PER FOOT.

FOUR HIGHLAND PARK LOTS and home call on Mr. Thomas Draper, Enlow Avenue and Burns Street.

CORNER TAYLOR AND ADDISON, \$20 PER FOOT.

CALY AND ROBINSON, \$25 PER FOOT.

TAYLOR AND ROBINSON, \$23.50 PER FOOT.

CALY AND ROBINSON, \$23.50 PER FOOT.

FLOYD AVENUE AND CRENSHAW Avenue, high and dry, \$28.50 per foot.

MIN AND AUBURN AVENUE, \$13 PER FOOT.

FLOYD AVENUE AND SHEPHERD, \$25 PER FOOT.

GROVE AVENUE CORNER LOT, \$35 PER FOOT.

GROVE AVENUE CORNER LOTS, \$32.50 per foot.

FLOYD AVENUE CORNER LOTS, \$16 PER FOOT.

WESTVIEW LOTS, 70X180, \$350 A LOT.

CHAFFIN STREET, 67X180, \$350 A LOT.

WARD AND WEST, \$12 PER FOOT.

MAIN AND DEEP RUN, \$30 PER FOOT.

CHERRY STREET, NEAR BEVERLY, \$30 PER FOOT.

STUART AVENUE, NEAR BOULEVARD, \$15 PER FOOT.

STUART AVENUE, NEAR ROBINSON, \$17.50 PER FOOT.

HANOVER AND SYCAMORE, 30X179, \$50 PER FOOT.

GROVE AVENUE, NEAR ROWLAND, \$55 PER FOOT.

YOU will pay for every hour you put off buying West End lots. Do not phone; we are too busy. Call at our office and save money and time. AMOS & POINDEXTER, 1110 East Main.

FINE 55-ACRE TRUCK FARM FOR sale; thirty minutes' drive from Norfolk. RICHMOND M. HUDSON, Attorney, Norfolk, Va.

FARMS AND TIMBER LANDS—MY new catalogue contains 400 farms and timber lands; best bargains in Virginia. I pay your railroad fare. Write for catalogue. Address J. R. ELAM, Box 27, Charlottesville, Va.

FLATS for Rent. FOR RENT, MODERN FLAT OF SIX rooms and bath; all light, sunny rooms, 500 Rowland Street, \$25 per month. Inquire at above address.

PERSONALS. HUMAN HAIR BOUGHT AND SOLD at HUGHES' 209 North Third.

RICHMOND REFINING COMPANY, 1709 East Cary Street, City, Conn. 1909. The company has removed its office to the new building at 1709 East Cary Street. Buyers of talow and bones.

EDWIN PHAUP, FUNERAL DIRECTOR and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office phone, Madison 131; residence phone, Madison 3239-J, for night and Sunday calls.

ASK YOUR GROCER FOR THE BEST sausages made. T. SMITHFIELD.

Coal and Wood. WOOD THAT BURNS AND GIVES heat; with damper turned, gives more heat and lasts longer. When draft is half of heat gone but chimney, I have the right kind. LONG'S, Phone Monroe 1320.

WOOD, OAK OR PINE, LONG OR SAWED any length to suit, split ready for use. Also, coal, clean and freeburning. Phone us for prices before buying. Madison 8013. NORTH CAROLINA WOOD AND COAL CO., 827 Brook Avenue.

Wanted.

WANTED, FURNITURE AND HOUSEHOLD effects, sold at 25% of value. Immediate returns. MAYO SALVAGE CORPORATION, 1102 East Main. Phone Madison 7316.

WANTED TO BUY FOR CASH, HOUSEHOLD goods, in any quantity. Phone Madison 3851.

Removal Notice.

EDWIN PHAUP, FUNERAL DIRECTOR and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office phone, Madison 131; residence phone, Madison 3239-J, for night and Sunday calls.

Notices.

EDWIN PHAUP, FUNERAL DIRECTOR and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office phone, Madison 131; residence phone, Madison 3239-J, for night and Sunday calls.

A TABLE AND MEDICINAL WATER without a peer—Two gallons for \$2.50. delivered. J. H. HAYES, Box 155, North Emporia, Va. Phone: Madison 6222 and 6221.

TO WHOM IT MAY CONCERN: THIS is to give notice that J. P. Badenoch has severed all connection with the firm of J. P. Badenoch & Son, which said firm has this day been dissolved, and that hereafter the business formerly conducted by J. P. Badenoch & Son, shall be conducted by J. P. Badenoch, Jr., under the firm name of J. P. Badenoch & Sons, J. P. BADENOCH, Jr., January 6, 1910.

WE WANT THE WAGE-EARNER, AS well as others, to call the FIRST NATIONAL BANK OF RICHMOND, which we want to assist him to acquire the bank of savings. If you are not a depositor, commence today. Three per cent. interest paid in savings department. Banking hours No. 1104 East Main Street. Dispatch.

WANTED, THE PUBLIC TO KNOW that Johnnie H. Fowler, 912 East Main Street, buy, sell, exchange and remount diamonds in the latest styles. Old gold and silver bought. Several delivery wagons reasonable. A. MEYER'S SONS, 731 East Cary Street.

BLANKS VELVET LOTS, THE famous skin preserver; beautifies by keeping the skin free of pimples, freckles, tan, blackheads and all skin troubles. Price, 25c by druggists, or delivered to any part of the city by one of our delivery messengers. Call for sample. Our delivery system makes it easy to get at once. Don't hesitate to phone. We are sending to all parts of the city. Beware of so-called just the same remedies!

WANTED, GENTLEMAN WITH \$10,000 to \$15,000 as silent or active partner in first-class mercantile business; annual profit, \$25,000. Write MERCHANT, care Times-Dispatch, BURN, Capitalist, Brookland, D. C.

MONEY LOANED TO INVESTORS IN STOCKS, BONDS, REAL ESTATE, ETC. BURN, Capitalist, Brookland, D. C.

ONE OF THE BEST GROCERY BUSINESSES in the West End for sale at a bargain; manager has other business. Address F 240, care Times-Dispatch.

HAVE "SPECIALTY" THAT WILL positively keep railroad coaches, street cars, hearses, fine carriages and automobiles out of the paint shop for years. Treatment "give" man, with business ability and \$1,000, for 60 per cent. of all profits. If you mean business and want money-maker, see me at once. CHAS. CRAWFORD, 511 N. Tenth Street.

WELL ESTABLISHED FIRM OF GORRONS, Va., having decided to incorporate, will place third interest conditionally that he becomes officer and give his service. IUSTLER, care Times-Dispatch.

A PLANING MILL AND BOX PLANT for sale. Sold for a division of part interest. Address F 240, care Times-Dispatch.

ADMINISTRATOR'S NOTICE. THIS COMPANY HAVING QUALIFIED administrator of the estate of W. E. T. Bass, all persons having claims against said estate are requested to present them, and those indebted to the estate will please make payment. VIRGINIA TRUST CO., Administrator of W. E. T. Bass.

HAIRCLIPPING. FLOKIST. FURNISH DESIGNS, \$1 TO \$5. M. A. WHITTY.

SHOE REPAIRING. 75C. HALF-SOLE MEN'S SHOES; LADIES, 50c. Every pair sewed. Best leather. DRYDEN'S SHOE FACTORY, 716 East Main. Phone Monroe 2467. Will send for shoes and return.

POLK MILLER QUARTET. RECORDS NOW ON SALE. Come and hear them. Better than the original. C. B. HAYNES & CO.

STORAGE. CLEAN, DRY STORAGE ROOMS; LOW rates. TOMPKINS, 207 West Broad Street.

BUCHANAN'S NIGHT SCHOOL. BOOKKEEPING, CIVIL SERVICE branches and education. 908 East Clay Street.

FOR MAN OR BEAST. PRAYER'S NERVE AND BONE LINIMENT. Over forty years' test proves it the best. 25c a bottle at all druggists.

HAIR TONIC. BEAUTIFUL HEAD OF HAIR IS AD-MIRRED by every person. Blank's Quinine Hair Tonic makes the hair have a live and natural appearance; removes dandruff; stimulates the growth; opens up diseased oil cells, which supply with blood to keep the hair from becoming dry and lifeless; stops it from falling out and splitting at the ends; absolutely harmless; contains nothing injurious or is required by law to be printed on label. Price, 25c. Beware of so-called just as good or just the same name. If your dealer hasn't it, ask him to get it for his jobber for you, or call "phone Madison 3054; it will be sent to you. Our delivery system makes it easy to get. Do not hesitate to phone. We are sending all over the city, morning and evening.

Dividend Notices. Atlantic Coast Line Railroad Co., Office of the Treasurer, Wilmington, N. C., Dec. 27, 1909. THE ATLANTIC COAST LINE RAILROAD CO. has declared a dividend of 3 per cent. on the Common Capital Stock of the company, payable at the office of the treasurer, at Wilmington, N. C., on and after January 10, 1910, to stockholders of record on the 15th day of December, 1909, at 3 o'clock P. M. to the 1st day of January, 1910, at 10 o'clock A. M., both dates inclusive. JAMES F. POST, Treasurer.

Meetings. Bank of Commerce and Trusts, Richmond, Va., Dec. 23, 1909. THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts, Richmond, Va., will be held at the office of the bank, Ninth and Main Streets, on TUESDAY, JANUARY 11, 1910, at 2 o'clock P. M. CHAS. A. B. SECRETARY.

Meetings. THE ANNUAL MEETING OF THE stockholders of the National Bank of Richmond, Va., will be held in its banking hours on TUESDAY, JANUARY 11, 1910, at 12 o'clock. WILLIAM M. HILL, Cashier.

Office of the Wall Flow Co., No. 1425 East Main Street, Richmond, Va., Jan. 8, 1910. THE ANNUAL MEETING OF THE stockholders of the above company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 12 o'clock noon. JAMES J. SUTTON, Secretary.

Virginia Trust Company, Richmond, Va., Dec. 23, 1909. THE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 12 o'clock noon. L. D. AYLETT, Secretary.

THE REGULAR ANNUAL MEETING OF THE stockholders of the German-American Banking and Building Co. will be held at the company's office, Room 12, Ebel Building, on WEDNESDAY, JANUARY 12, 1910, at 1 o'clock P. M. CHAS. K. WILLIS, Secretary-Treasurer.

THE ANNUAL MEETING OF THE stockholders of the South Atlantic Life Insurance Company will be held in the company's office, Richmond, Va., at 12 noon JANUARY 12, 1910. Office Guarantee Building Corporation, Richmond, Va., Dec. 27, 1909.

THE ANNUAL MEETING OF THE stockholders of this corporation will be held at its office, No. 8 North Tenth Street, Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 4:30 o'clock P. M. GEORGE C. JEFFERSON, Secretary.

THE ANNUAL MEETING OF THE stockholders of the Drewry-Hughes Company will be held TUESDAY, JANUARY 11, 1910, at 12 o'clock noon, at the office of the company, No. 1112 East Cary Street. W. F. DANCE, Secretary.

Meetings. RICHMOND AND CHEESAPEAKE BAY RAILWAY COMPANY. Schedule of electric trains to and from Ashland, stopping at intermediate stations upon signal. Lv. Richmond (Broad and Laurel Sts.) 6:55 A. M., 7:10, 8:05, 9:10, 10:10, 11:10 A. M., 12:10 P. M., 1:10, 2:10, 3:10, 4:10, 5:10, 6:20, 7:05, 8:10, 10:10, 11:45 P. M. Lv. Ashland: 5:55, 7:5, 9:10, 11:15 A. M., 12:15, 2:45, 5:5, 6:7, 8:15, 11:15 P. M.

Daily except Sunday. **Sunday only. b Carries baggage.

Norfolk & Western Railway. ONLY ALL RAIL LINE TO NORFOLK. Schedule in Effect January 1, 1910. Leave Byrd Street Station, Richmond, DAILY FOR NORFOLK: 9:00 A. M., 3:00 P. M. FOR LYNCHBURG AND THE WEST: 9:00 A. M., 12:10 P. M., 3:00 P. M. Arrive Richmond: 11:40 A. M., 6:30 P. M., 11:00 P. M. From the West—4:50 A. M., 2:45 P. M., 6:50 P. M. Pullman, Parlor and Sleeping Cars. Cafe Dining Cars. E. H. BOSLEY, General Manager.

Chesapeake & Ohio Railway. 9:00 A. M.—Daily—Fast trains to Old Point, New 4:30 P. M. Port News and Norfolk. 4:30 A. M.—Daily—Local to Newport News. 12:10 P. M.—Daily—Local to Newport News. 2:00 P. M.—Daily—Louisville and Cincinnati. Pullman 11:00 P. M. Mans. Pullman. "St. Louis-Chicago Special." Pullman. 8:30 A.—Daily—Charlottesville. Week days—5:15 P.—Week days. Local to Gordonsville. 10:40 A.—Daily—Lynchburg, Lex. & C. Forge. 5:15 P.—Daily—Lynchburg, Lex. & C. Forge. TRAINS ARRIVE RICHMOND. Local from East—8:25 A. M., 7:50 P. M. Through from East—11:45 A. M., 6:35 P. M. Local from West—8:30 A. M., 9:50 A. M., 7:50 P. M. Through—7:30 A. M., 2:45 P. M., 11:45 P. M. Daily except Sunday.

Steamboats. OLD DOMINION LINE. For NORFOLK AND NEW YORK. Steamers Brandon and Berkeley. Daily. Leave Richmond (foot of Ash St.) 7:00 P. M. Arrive Norfolk 11:45 A. M. Arrive New York 1:00 P. M. Connecting with main line steamers leaving Norfolk for New York daily except Sunday 7:30 P. M.

Fare: Between Richmond and Norfolk, \$2. Including stateroom berth, meals, 30c. Richmond to Norfolk and Western Sp. at 3 P. M. and Chesapeake and Ohio Ry. at 4 P. M. also connect with New York steamers. Night line steamers Brandon and Berkeley stop at Clarendon wharf to land passengers and on signal to receive them.

VIRGINIA NAVIGATION COMPANY. James River line daylines for Norfolk, Old Point, Newport News and all James River landings. Steamer Mobjack leaves Old Dominion wharf Monday, Wednesday and Friday at 7:30 A. M. Fare to Norfolk, \$1.25; second class, \$1.00; meals 30c. Freight received for all landings on James River. Tickets on sale O. D. S. C. Co.'s office, 821 E. Main St., or 809 E. Main St. The Jefferson and Mammy's Hotel.

Baltimore Steam Packet Co. Equipped with wireless telegraphy. TO BALTIMORE AND THE NORTH VIA NORFOLK AND OLD POINT. Leave Richmond Daily except Sunday via N. & W. Ry. 3:00 P. M., Norfolk 6:30 P. M. C. & O. Ry. 4:30 P. M., Old Point 7:30 P. M. O. D. S. C. Co. 7:00 P. M. (one day in Norfolk) via N. & W. Ry. 6:30 A. M. (Monday, Wednesday and Friday).

Ticket sales all offices. For staterooms apply to H. M. BOYKIN, Agent, 830 East Main Street. ELEVENTH AND CLAY STREETS. Open daily from 10 A. M. to 5 P. M. Admission 25c. Free on Saturdays.

The Confederate Museum. TWELFTH AND CLAY STREETS. OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c. SATURDAY FREE.

SEABOARD AIR LINE. Southbound trains scheduled to leave Richmond daily: 9:10 A. M.—Local to Norfolk, Raleigh, Charlotte, Wilmington. 11:18 P. M.—Sleepers and coaches. Atlantic City, Savannah, Jacksonville and Florida points. 7:40 P. M.—To Florida points. 10:12 P. M.—10:45 P. M.—Sleepers and coaches. Savannah, Jacksonville, Albany, Birmingham and Memphis. Northbound trains scheduled to arrive Richmond daily: 4:20 A. M.—7:00 A. M.—7:25 A. M.; 5:05 P. M.; 5:40 P. M.

Meetings.

THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as may properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., at 12 o'clock noon, TUESDAY, JANUARY 11, 1910. JNO. M. MILLER, JR., Cashier.

THE ANNUAL MEETING OF THE stockholders of the Capitol Savings Bank will be held, WEDNESDAY, JANUARY 12, 1910, at 4 P. M., at the office of the bank. R. M. KENT, JR., Cashier.

Office of the Wall Flow Co., No. 1425 East Main Street, Richmond, Va., Jan. 8, 1910. THE ANNUAL MEETING OF THE stockholders of the above company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910